

United States Bankruptcy Court
District of MarylandIn re:
Kimberly C. McCain
DebtorCase No. 12-32681-WIL
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-0

User: admin
Form ID: Bl8autoPage 1 of 2
Total Noticed: 16

Date Rcvd: Jun 03, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2013.

db
 27850496 +Kimberly C. McCain, 2307 Afton St., Temple Hills, MD 20748-2839
 27850496 +Amerassist AR Solutions, 445 Hutchinson Ave., Suite 500, Columbus, OH 43235-8616
 27850497 +American Collections, 205 S. Whiting St., Suite 500, Alexandria, VA 22304-3632
 27850498 +Citimortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243
 27850517 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 27850499 +DC Fire Dept. FCU, P.O. Box 70190, Washington, DC 20024-0190
 27850500 +District Court of Maryland, Prince George's County, Bourne Wing, 14735 Main St., Upper Marlboro, MD 20772-3051
 27850502 +Great Lakes Higher Education, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
 27850516 +Prince George's County, Treasurer Division, Room 1090, Upper Marlboro, MD 20772
 27850503 +Professional Account Management, P.O. Box 391, Milwaukee, WI 53201-0391
 27850504 +Protas, Spivok & Collins, 4330 East West Highway, Suite 900, Bethesda, MD 20814-4454
 27850505 +Receivable Recovery Service, 110 Veterans Blvd, Metairie, LA 70005-4931
 27850518 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201
 27850506 +United Consumers, 14205 Telegraph Rd., Woodbridge, VA 22192-4615
 27850507 +Wells Fargo Bank, P.O. Box 84712, Sioux Falls, SD 57118-4712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QMCOHEN.COM Jun 03 2013 22:03:00 Merrill Cohen, Cohen, Baldinger & Greenfeld, LLC,
 7910 Woodmont Avenue, Suite 1103, Bethesda, MD 20814-3061

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27850501 ##+Global Credit, 20010 Century Blvd., Suite 420, Germantown, MD 20874-1118

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

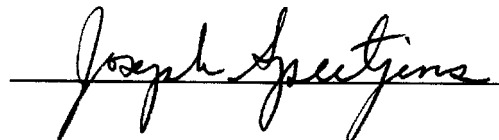
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2013

Signature:



District/off: 0416-0

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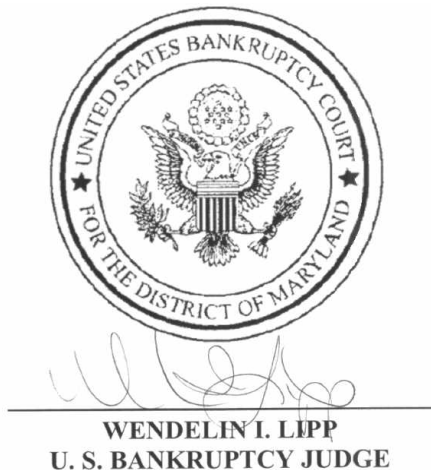
The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2013 at the address(es) listed below:

Merrill Cohen trustee@cohenbaldinger.com, mcohen@ecf.epiqsystems.com,
john_held@mdb.uscourts.gov
Theodore N. Nkwenti bklawcenter@aol.com

TOTAL: 2

Entered: June 3, 2013
Signed: June 3, 2013

SO ORDERED



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**
at Greenbelt

Case No.: 12-32681 – WIL Chapter: 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kimberly C. McCain
debtor has no known aliases
2307 Afton St.
Temple Hills, MD 20748

Social Security / Individual Taxpayer ID No.:

xxx-xx-5382

Employer Tax ID / Other nos.:

**ORDER GRANTING
DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

ORDERED, that the debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

B18auto – admin

End of Order

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.